

**Information to identify the case:**

Debtor 1	John Montelione	Social Security number or ITIN xxx-xx-5554
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Marlise Montelione	Social Security number or ITIN xxx-xx-5959
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-10273-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Montelione

Marlise Montelione

7/28/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
John Montelione  
Marlise Montelione  
DebtorsCase No. 15-10273-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 34

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db +John Montelione, 18 Maple Lane, Lake Hiawatha, NJ 07034-1125  
 jdb #+Marlise Montelione, 18 Maple Lane, Lake Hiawatha, NJ 07034-1125  
 r #+Jay Kozwolski, Timeshare Professionals, Inc., 6985 Wallace Road, Orlando, FL 32819-5238  
 515263550 Capial One Visa Signature, PO Box 71083, Charlotte, NC 28272-1083  
 515466407 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
 515263556 CitiMortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243  
 515295826 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
 515466409 Citibank, NA, P.O. Box 6030, Sioux Falls, SD 57117-6030  
 516776246 HSBC Commercial Card, PO Box 5477, Carol Stream, IL 60197-5477  
 515942671 Wilmington Savings Funds Society, c/o BSI Financial Services, PO BOX 679002, Dallas, TX 75267-9002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2017 22:23:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 28 2017 22:23:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jul 28 2017 22:18:00 Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
 515263544 +EDI: AMEREXP.COM Jul 28 2017 22:18:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 515263545 EDI: AMEREXP.COM Jul 28 2017 22:18:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 515475487 EDI: BECKLEE.COM Jul 28 2017 22:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515263547 EDI: BANKAMER.COM Jul 28 2017 22:18:00 Bank of America, PO Box 15109, Wilmington, DE 19886-5019  
 515263546 EDI: BANKAMER.COM Jul 28 2017 22:18:00 Bank of America, PO Box 982235, El Paso, TX 79998  
 515263548 EDI: TSYS2.COM Jul 28 2017 22:18:00 Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337  
 515263549 +EDI: TSYS2.COM Jul 28 2017 22:18:00 Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014  
 515439473 +E-mail/Text: bncmail@w-legal.com Jul 28 2017 22:23:37 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515398665 +E-mail/Text: bankruptcy@cavps.com Jul 28 2017 22:23:39 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515263551 EDI: CHASE.COM Jul 28 2017 22:18:00 Chase Cards, PO Box 15123, Wilmington, DE 19850-5123  
 515263552 +EDI: CHASE.COM Jul 28 2017 22:18:00 Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298  
 515263553 EDI: CITICORP.COM Jul 28 2017 22:18:00 Citi Cards, PO Box 6004, Sioux Falls, SD 57117-6004  
 515263555 +EDI: CITICORP.COM Jul 28 2017 22:18:00 Citicards CBNA, 701 E. 60th Street, Sioux Falls, SD 57104-0432  
 515272116 EDI: DISCOVER.COM Jul 28 2017 22:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 515263557 +EDI: DISCOVER.COM Jul 28 2017 22:18:00 Discover Financial SVCS, LLC, PO Box 15316, Wilmington, DE 19850-5316  
 515263558 EDI: DISCOVER.COM Jul 28 2017 22:18:00 Discover Financial SVCS, LLC, PO Box 71084, Charlotte, NC 28272-1084  
 515554859 EDI: IRS.COM Jul 28 2017 22:18:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 515340685 EDI: RMSC.COM Jul 28 2017 22:18:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 515263561 EDI: TFSR.COM Jul 28 2017 22:18:00 Toyota Motor Credit Corp., 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634  
 515267469 EDI: TFSR.COM Jul 28 2017 22:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
 515431126 EDI: eCAST.COM Jul 28 2017 22:18:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515263554 Citibank  
 515263560 Renaissance Resort, LG Smith Boulevard 82, Oranjestad, AR

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jul 28, 2017

515263559\* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,  
Detroit, MI 48232

515942672\* Wilmington Savings Funds Society, c/o BSI Financial Services, PO BOX 679002,  
Dallas, TX 75267-9002

515431127\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

515431128\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 28, 2017 at the address(es) listed below:

Andrea Silverman on behalf of Joint Debtor Marlise Montelione court@andreasilvermanlaw.com

Andrea Silverman on behalf of Debtor John Montelione court@andreasilvermanlaw.com

Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christina  
Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com

Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com

Charles H. Jeanfreau on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA  
Christina Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R  
Charlesj@w-legal.com, BNCmail@w-legal.com

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

William M.E. Powers on behalf of Creditor Wilmington Savings Fund Society, FSB  
ecf@powerskirk.com

William M.E. Powers, III on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as Trustee for Venture Trust 2013-I-H-R, A Delaware Trust  
ecf@powerskirk.com

TOTAL: 10